RICH REIDSVILLE.

A PROSPEROUS AND SOLID NORTH CAROLINA TOWN.

Large Manufactures and Larger Sales of Tobacco-Business Houses-Society Ladies-Richmond Drummers.

(Correspondence of the Richmond Dispatch.) REDSVILLE, N. C., June 30.-Here I am at Reidsville, one of the most flourishing tobacco markets in North Carolina. The wn is beautifully located in the good old county of Rockingham, on the Richmond and Danville railroad, 165 miles from Richmond. It has a population of several thousand thrifts, energetic people, and the country surrounding at this season of the year is especially delightful to look upon.

TOBACCO INTERESTS. TORACCO INTERESTS.

The tobacco interest is the principal industry and is the backbone of the town. There are many tobacco-factories and warehouses, the number of hands being about 1.50. One or two of the factories have recently taken a new departure and employ white labor instead of colored. The number of pounds of tobacco manufactured is estimated at about 4.500,000 per annum. The styles of goods manufactured are poing and twist chewing, granulated emisting, one goods, and goods for export interests. The manufacturers of no other nd twist chewing, granulated of our goods, and goods for export. The manufacturers of no other the South the size of Reidsville to active than these. Reidsville to active than these. Reidsville to active than these of any town in archina. They ship their goods of Japan, Australia. New Zoaland, trica, tiermany, and many other ports. Here in a radius of seventy-est is grown the finest bright to the highest standard of brights here my wrappers and fillers.

THE LEAF MARKET. e leaf sales per annum will reach from do to 10,000,000 pounds. This exdo the amount of tobacco manufactured,
which is attributable to the fact
there is such a demand for the leaf in
markers. There are a number of
times in the town who purchase leaf
der for various factories throughout
country. Henca the leaf markets n order for various tactories throughout be country, Hence the loaf market is ery active. Tobacco at all times brings to inguest market prices, and in the last two years the product brought here has here than doubled itself.

kets buy large quantities of narkets buy large quantities of in this market.

It houses or those which deal ex-in leaf or buy on order are the Tobacco Company (M. A. Allen, K. M. Read & Co., P. D. Watt & Watt & Co., M. A. Apple, A. M. II. Furton, W. M. Koach, and

well & Fennix, proprietors: Star house, I. H. Wennick & Co.; Trotter house, I. H. Wennick & Co.; Trotter house, Trotter & Wannack; Reid's none, I. A. Brach & Sons.

**iolicwing firms manufacture the popular brands of tobacco; A. H. Company, "Sing of All" and letjucen"; Robert Harris & Brother, do of Reidsville" and "Maud Harris F. K. Penn & Co., "Kitty May" and let Ashby"; William Lindsey, may Reb" and "Edna Lindsey; ton Brothers, "King Solomon"; Rehardson & Co., "Old North State."

BANDS AND NEWSPAPEES. names and newspapers. oking houses are: Bunk of Reids-

a capital of \$50,000 and surplus and led prints of \$45,000. The net earnisse were 12 per cent. 6 per cent. tand 6 per cent. carried to surplus, are two capillent weekly papers light have very good circulations, a awake, and keep abreast of the They are the Receive, published and by Gilliam & Curver, and Webser's by J. R. Webster.

the scales at 312, and is "hall fel-met" with the boys on the road, t a little staggered this morning tast, when a facetious waiter. How'll you have yo'eggs, sa'? or fried wid der eves wide. It is no diese to say I passed on

is an efficient fire department.
The bar is well represented by Messrs, ed. A. Reid, Thomas Settle, Boyd & John-in, Mobane & Scott, and J. A. Burton, THE MERCHANTS.

THE MERCHANTS.

THE PRINCIPAL WHITE AND A CO. THE PRINCIPAL WHITE SAMUEL SMITH, BEYING & Blackborn, P. H. Williams & Co., C. J. Mathews, Lamberth Brothers & Co., R. N. Perkinsen, James Irvin, G. D. Willams, J. S. Tullock, William P. Ware, New York Barkst Store, Wollin & Hooper, Wollin & Brothers, and R. P. Richardson, Sr., general merchandisse; D. A. Hendricks and J. D. Huffins, dry goods; Williams, Hepkins & Co., J. S. Hutcheson & Co., L. Beatman, and Rice Brothers, clothing; Fetz & Overman, Irvin & Gallaway, W. S. Allen, and Dr. J. W. Benth, druggists; Gilles & Co., J. W. Peav & Co., and Denny Brothers, hardware; Benson & Son and W. Keatts, harness; Mrs. J. A. Roach and J. D. Huffenis, millinery, J. T. Smith, furniture; W. B. Ray, fead; J. N. Craig, books; G. V. Wood and J. M. Tash, jewelry, COTTON-MILLS. COTTON-MILLS.

The principal industry, not including to-bacco, is the Hermitage Cotton-Mills, which were organized in 1882. They have a capital of about \$300,000 and manufac-ture cutton varis. They are theroughly supposed with modern machinery, prosupped with modern machinery, prosected against fire by automatic sprinkers, &c., have about 2,000 spindles, and
employ over 300 hands. The entire prouct of these mills is consumed by the
tord Manufacturing Company, makers of
ram and sait-sacks. The latter mill employs about 150 hands and the two mills
are worked to their full capacity both day
and night. Surrounding the mills are
built a number of cottages, which are occupied by the families of the operatives, and
each cottage has a garden attached to it.

PRACTIFUL WOMEN.

BEAUTIFUL WOMEN. ton, Gertrude Hall, and Annie With-

postery of Academia School and Nestion was asked a society dude:
bus the belie?"
an't say, but Miss Marr Boyd and Nellie Scales are very popular."
s Boyd is a bandsome blonde and Nellie Scales a lovely brunette. Miss Miss Boyd is a bandsome blonde and Miss Kellie Scales a lovely brunette. Miss Emmis Galloway is the most graceful dancer, and Miss Kitty May Penn is noted for her vivacity and rare conversational powers. Miss Evelyn Andrews, a charming debalonic, sits a horse with much grace. Miss Eatle Edington is the best tennisplayer and is a musical genus. Miss Gusca Evans, who has a rich contraito voice, is very popular. Miss Laura Bailey is the best enchre-player; Miss Annie Sloan is the best whist-player, while Miss Annie Bell Roan is the most graceful walker.

Richmond boys are to be met with wherever you go. They are hard to beat, wide-awate, and energetic, making from one to two towns a day, and when they catch a Baltimore, Philadelphia, or New York drummer, well—I won't say. Those met with down this way are P. T. Sutton and C. S. Preston, of Davenport & Morris; P. H. Yancey, of W. J. Johnson & Co.; T. R. Winfree, of Richmond Tobacco Company; W. B. Sutton, of M. Hessberg; Horbert Weisiger, of W. J. Johnson & Co.; R. D. Garland, of Whittle, Sydnor & Co.; R. W. Shelton, of Jeffries & Shelton; M. A. Glazebrock, of M. Millisher & Co.; L. H. Frayser, of Purcell, Laid & Co.; C. E. Woodson, of W. B. West Company; R. George Gibson, of E. A. Saunders & Sons; R. W. Galloway, of Stern & Co.; C. F. Patrick, of Armour Packing Company; J. S. Meveigh, of Kingan Company; L. Puryear, of Owens-Minor Drug Company; C. E. Ellett, of Watkins, Cottrell & Co.; J. B. Douglass, of H. W. Rountree & Co.; S. P. Hollowsy, of W. B. West & Co.; J. B. Douglass, of H. W. Rountree & Co.; S. P. Hollowsy, of W. B. West & Co.; J. B. RICHMOND DRUMMLES.

A. Sheppard, of Warwick Brothers; J. E. Bradey, of McGowan & Co.; E. H. Gibson, of E. A. Saunders & Co.; C. C. Friend, of Harrelson & Crump; B. R. Griffith, of J. S. Moore & Son; R. R. Roberts, of Roberts, Bell & Co.; P. C. Pope, of C. W. Antrim & Sons; E. S. Hutcheson, of Etchison, Bates & Co.; T. L. Angas, of Harvey Blair & Co.; W. H. Milcs, of Stephen Putney & Co.; H. Clay Drewry, of Drewry, Hughes & Co.; M. S. Block, of Block & Co.; T. C. Hicks, of Kratz & Co.; R. E. Transue, of L. C. Younger & Co.; C. H. Harrelson, of Harrelson & Crump; James T. Waite, of Standard Oil Company; C. E. Woodson, of Richmond Tobacco Company; J. T. Abernather, of Hoen & Co.; W. E. Simon, of W. E. Simon, & Brother; — Livessy, of Richmond Stove Company; Thomas S, Bowles of the Courtney Supply Company; S. G. Lett. of Sauer Company; A. L. Straus, of Fleishman & Morris; W. H. Weisiger, of Weisiger Clothing Company, and Bank Rucker, of Cottrell, Watkins & Co.

MR. HARWOOD'S ALUMNI POEM. An Excellent Piece of Original Verse Read

at the Recent Annual Banquet. At the recent annual banquet of the Alumni Association of Richmond College Mr. James C. Harwood, now assistant principal of the Richmond High School, read the following original poem, which he had been requested to prepare for the oc-

casion:

Now once again we stend within thy walls,
O Alma Mater, and it scarcely seems
A year has fled; as mem'ry now recalls
hach happy scene, we seem to wake from
dreams
Of business and of worldly care to find

Of business and of worldly care to find.

That we are still but schoolboys, who have slept. And had a vision. Well let's leave behind. In busy world, forget that years have crept. With steadthy tread upon us, and tonight. Piesige each the other and rennw the ties. That bound us in those days when life was bright. With all youth golden fancies. An I time flies so swiftly that scarce moils one winter's show. Before another falls upon our brow. And he is wisest who has learned to know. We live not in the "morrow," but the "now." Antil to-night the singer's lay shall give some pleasure, he will deem his time well spent;

some pleasure, he will deem his time wen spent;
But if he fail to please, let him receive At least the hence of a good intent.
THE FORM-HAROLD.

The King was merry and the castle walls Were filled with sound of revelry and mirth; And through the gates and in the specious halls, With all the trappines that betoken both, Throughed lord and lady, knight and squire and page.

page.
Of all the land the bravest, fairest, best.
The thoughless stripling and the thoughtfal sage.
Were gathered thither to attend the feast. aroid was to wed with Witchen—she only daughter to the King and fair; ed of many castles, known to be richest peer in all the realm. Howe'er whispered that, had Wilfred been the

man, chad been better pleased; for since the day man, who had been better pleased; for since the day how he—her mother's page, her playmate—ran And swam the castle most to bring and lay and swam the castle most to bring and lay glore her feet some childish toy she prized. No party was complete were he not there; op plan was porfect that he'd not advised. The latterly their meetings had been rare, or now, as harper to the king, he spent Perforce much of his time before his liege, be heard, as one far more than well content, of many a hard-won field or weary sings, not come so vividity the tale was told. He grasped his sword as if to join the fray, and stopped the minstrel in his song to say, well. Wilfred, as thou fight one-half so well as thou harmest. How will acknow a rare to determine the content of the co

That Wilfred's harp be brought gave no surpriss;
The many watched the maid to note if she
Should give some token to their curious eyes.
That he was more to her than he should be.
But save, perhaps, some paling of a brow,
Aiready white, no sign confessed to aught
Save merest friendly interest. And now
They place the narp in Wilfred's hand. He
sought

The houses are: Bank of Reids.

R. K. Scott, president, each old of \$50,089 and surplus and routs of \$50,089 and routs o ght , but 'twas a smile so fraught with pain

speeds.

well attended, is in a flourishing on and doing good Christian work.

THE MASTER AND REBYANT.

are several boarding-houses and kept by mine host, W. R. Vickers, kept by mine host, W. R. Vickers, Company and the control of the control of

nent more you heard his mailed heel

draw.
Much wond'ring. Fer a little time they chose
No topic saving Harold's noble deed.
Then, as the months rolled by, he was forgot
By all but two, who later on were wed.
And of they wondered were he deed or not;
And wast a son was born to them they named Him Harold. And when on a winter's night A wand'ring minstrel, who had stopped and claimed

And when a son was born to them they named film thavid. And when on a winter's might A waso'ring minstrel, who had stopped and claimed. From willing hands a ledging, sang the might and provess of an unknown knight whose aid. The weak and injured might at all times claim, and who had died victorious, undsmayed—they knew 'twas flarola and they wept for him.

Lizzle Borden Again.

JUNE 26, 1893.

To the Editor of the Dispatch:

I thank you for the publication of my letter in the Lizzle Borden case. Of course, you will understand I had no feeling in it. Few moral questions are more interesting than are some of those involved in criminal cases. A trialis realiy an honest search for truth, as I said in another place.

My letter claims that no same man would select the daytime in a city to commit a mainter like this. Every one who sees a man in the daytime can "swear to him."

Not so at night, I hat in this case I aman the decision of the father's murder was an afterthought. I may be too old to see the result of this trial—to see the end of the accused. The daughter. Her father was always present a tarisht. I see the State Attorney takes the same view that I do—to wit, that the always in the daytime can "swear to him."

Not so at night, But in this case I amplit. I see the State Attorney takes the same view that I do—to wit, that the closing of the mints in India will make the closing of the mints in India will be repealed when Congress meets. Do you think the President should call an extra session in mind the President should call an extra session in mind the President should call an extra session in mind the present of the members of Congress is a realy to vote for repeal no consideration of his personal comfort or the comfort of the members of Congress should cause him to postpone the call for an extra session a man in the daytime can "swear to him."

What are your views concerning a banking system for the father's murder was an afterthought. I may be to old to see the result of this trial—to see the end of the acc

How an innocent, tender-hearted daughter could voluntarily seek a night's repose in a house where she witnessed such sights as we read of in the Borden home I can't understand with my knowledge of the operations (especially) of a woman's brain. It is carious, physiologically, how vivid and lasting are some impressions upon this organ. I have a remarkable case in my own experience too lengthy for recital, and I am not at all nervous. Lawyers wisely pay great attention to the (material) behavior of criminals. Their conduct after, as well as before, trial has always been interesting to me. Beecher's conduct after his trial satisfied me of the character of the man. Nature is true to herself if carefully watched for a time. I have always been a great believer in "post-mortems." They teach us often more "at a glance" than the three months' consultations of a half dozen doctors. And we know the value of what is vulgarly called "hind sight."

A Lady's Prayer-Rock,
The attention of our friends in South Carolina is invited to this cable story from London: During the church parade in Hyde Park last Sunday an elegantly-dressed lady was accidentally prodded in the back hair with a parasol, which became entangled with her locks. In struggling to extricate the sunshade the aforesaid elegantly-dressed lady dropped an edition de luze inscribed in gilt letters. "Book of Common Prayer." A stout gentleman on the crowded walk stepped on the book before he discovered it. He stooped with profuse apologies to rescue the volume, when those near noticed a thin stream of light liquid coming from it and the odor of cognac rose on the air.

Editor's Wife: I stopped at your office to-day with an item for the want column and the clerk asked pay for it. Editor: He did not know you, of

Course.
Wife: Well, I want you to tell him that all my wants are to be printed free.
Editor: Mercy, no! I can't afford to enlarge the paper, my dear. But there is room for a few of your wants, say a thousand or so a month.

Samo Tulag Anywhere.

(Ashiand Telegram.)

Somebody says a man can get rearing drunk on water. So he can an land.

SILVER QUESTION.

MAJ. DOOLEY DISCUSSES THE CLOSE OF THE INDIAN MINTS.

The White Metal's Monetary Position-Repeal of the Sherman Law Almost Certain-Elastic Banking-Needed.

[Correspondence of the Richmond Dispatch.]

STAUNTON, Va., July 1 .- Major James H. Dooley, who is spending a few days in Staunton to escape the heat of Richmond, was seen by the Disparch correspondent here to-day. The question of the effect on our financial system of the close of the British Indian mints to the coinage of silver was broached. Mention was also made of the probable effect of Eugland's action of the probable effect of England's action in India as touching the question of an extra and early session of Congress. Major Dooley always talks interestingly and pointedly on every question when he speaks at all, and on these topics, which are of such grave public concern, he spoke this morning with such clearness and with such evident carefully digested thought that your correspondent believes this interview will be of public interest for the facts and figures it contains, even if it was without the endorsement of Major Dooley, whose opinions are sought and valued in commercial and financial circles. Both the gold-bug and the worshipper of the white idol will be interested in this interview. "Of course you have read the news concerning the closing of the mints in India, What do you think of its effect upon the finances of the United States?" asked the Disparce correspondent.

To answer fully such a question, replied Major Dooley, would require more space than is usually seconded to a newspaper interview. All that I can do at present is to suggest some of the most obvious results. The United States and India are the two countries of the whole world which occupy the most important relations to silver. The United States is the greatest producer. India is the greatest consumer of the white metal. The total annual production of the world is generally supposed to be about 150,000,000 ounces, of which this country is believed to produce one halt. The annual unportations of silver into India amounts to between 40,000,000 and 50,000,000 ounces. The whole of this yest amount goes into consumption—that is to say, it is either coined or used for making ornaments and utensils. The United States, under the operation of the Sheriman law, buy 54,000.000 ounces per annum; but the metal so purchased does not go into consumption. in India as touching the question of an

stored in the government vaults.

THE REFECT.

We being the great silver-miners of the world, taking out of the ground annually 75,000,000 ounces, and India being, you might say, the chief if not the sole market for our surplus, it is easy to see what effect the closing of that market must have upon our product. The immediate result has been the fall in price to about seventy-five cents per ounce, which makes the intrinsic value of the silver dollar less than fifty-nine cents.

nine cents.

If we are deprived of the principal market for our surplus the probability is that there will be a farther fall in its price until we may see our silver dollar worth less than fifty cents.

What effect will this have upon the prospects of free silver coinage in this

There are three classes of people in this

There are three classes of people in this country who advocate free coinage.

1. The miners and those who are speculating in silver.

2. Those who have been in favor of a cheap currency, thinking that it would enable the debtor class to pay its debts more easily in depreciated money.

3. Those who honestly believed, as I do, that the demonetization of silver was a terrible blow to the producing classes of the whole world, and who honestly believed, as I do not and never did, that the United States could, by its own unaids! resources and efforts, right the great wrong which had been committed.

As to the first class they will continue to advocate that the government shall buy their product and support its market price at the cost of the balance of the people.

people.

The second class—that is, the debtors—are rapidly learning that the fear of coming to a silver basis and the consequent stringency in the money marget instead of helping them is likely to crush them out of existence.

of existence.

The third class are being forced by the logic of events, the most potent of which is the suspension of free coinage in India, to recognize that in attempting single-handed to restore silver to its former position as a money metal we are playing the role of a Don Quixote amongst the nations. THE SOLE COUNTRY.

Mexico is now the sole country in the corld in which free coinage of silver is

The honest advocates of free coinage who have no personal ends to serve by its promotion, like Major Daniel, Zeb. Vance, Senator Ransom, and others, will see and admit that free coinage on a basis of 16 to 1 is utterly impracticable unless they de-I is utterly impracticable unless they desire to bring dire disaster upon their country. Indeed, I have been credibly informed that Senators Vance and Ransom will vote for repeal of the Sherman law. I have heard that Senator Daniel had told a friend that if silver went much lower in price he would cease to advocate free coin-age on the existing ratio.

THE BEST SYSTEM.

The national banks are the best which this country has ever known.

Unfortunately there is a strong prejudice against them amongst the people. On the other hand, there is a widespread and deep-seated distrust of State banks as banks of issue.

The principal objection to the national banks asems to have grown out of the fact

The principal objection to the national banks seems to have grown out of the fact that they were allowed to issue currency upon bonds as security, while at the same time they drew interest upon the bonds from the government, that is to say, from the people. The people thought they were paying double interest to the banks. It seems to be impracticable to extend the usefulness of the national banks in issuing the currency needed for business. We can establish an excellent system of banks, which may be called State banks and which may, in fact, be chartered by the States.

Which may, in face, by the States.

Let the tax on State-bank issues be retained. But let Congress pass a law providing for the regulation and government of all State banks of issue which desire to

STRONG PROVISIONS. Let the law provide, amongst other

things:

1. That the stockholders shall be liable (as stockholders of national banks are) for double the amount of their stock.

2. That the notes shall be a first hen upon the entire assets of the banks.

3. That no bank shall issue more than a section appropriate of courses.

upon the entire assets of the banks.

3. That no bank shall issue more than a certain proportion of currency, say, in the ratio of 80 per cent, to the amount of securities deposited by the bank with the United States Treasurer, and that those securities shall consist of State or municipal bonds of the State (in which the bank is located) under cortain restrictions.

4. That a tax, say of ½ per cent, shall be paid annually into the Treasury of the United States upon the amount of currency issued, and shall be held as an insurance fund to make good all losses, which may be incurred by failure of any of the banks to redeem their notes. Supposing the total issue of currency to be \$1,000,000,000, the annual tax would be \$5,009,000, which would be an ample fund.

5. That they should be subject to inspection of bank scould be yet to instead on presentation in gold, silver dollars, greenbacks, or Treasury notes issued under the act of July 14, 1890. The right to redeem in silver dollars would help to sustain the value of silver and enable the Treasury to get rid of a part of the vast accumulation of that metal, which now lies idle in its vaults.

7. That all hanks which conform to that provisions of this law instead of being

taxed 10 per cent. on their issues of cur rency shall be taxed only 34 per cent.

TAX AND BEBATE.

repey shall be taxed only ½ per cent.

TAX AND REBATE.

Congress has asserted the power to tax State-bank issues, and the Supreme Court has confirmed this assumption.

If it has the right to tax it may rebate the tax to all who comply with its requirements, just as it gives a rebate to persons exporting tobacco if they comply with the requirements of the law.

The notes of State-banks issued under such a law would base current throughout the country, because the notes would be good in themselves and the insurance fund in the United States Treasury would be an ample guarahtee of their redemetion, if all other resources failed. The national banks were intended and created to give a good and sufficient sapply of currency to the people. Owing to circumatanees, which it is unrecessary to detail, they no longer fulfil the function for which they were chartered. They should either have their powers of usefulness extended by additional legislation, or they should give way to a new system, which can and will supply the wants of the people. England, France, Germany, Austria, Italy, Spain—all have banks of issue to supply the currency needed for business. Why should the United States Government alone undertake to supply legal-tender paper money in atime of profound peace? It is not in accordance with the usages of the most enlightened nations, and the result of the experiment, as far as we have gone, is anything but encouraging.



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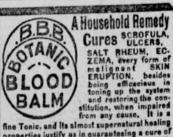
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Prevention is better than cure, by burnit these candles bad smells in basements, closet &c, are destroyed, and thus contagious diseas are kept away; also useful for expelling mo-quitos and irritating insects. Price, 25c, card

To purify sick-rooms, apartments, etc., us HYDRONAPHTHOL PASTILLES, which in burning, disinfect and produce of fragrance refreshing and invigorating, 25c, pe box of 12. Sole Manufecture

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TESTIMONIALS OF RICHMOND PEOPLE. To Whom It May Concern: Dr. Dorset pulled for me a very badly-inflamed tooth with his local application without any pain at all. I desire all who need any teeth pulled to go to him.

101 WEST CARY STREET, RICHMOND, VA. Dr. W. E. Dorset removed for me several teeth without the slightest pain. I can recommend him to all who may dorre having teeth pulled.

JOHN W. BOWIE.

Dr. W. E. Dorsel entracted for me several teeth, which were very large and firmly ed, without my realizing the least pain. I can gladly recommend him to all who may need to have teeth extracted. MRS. W. W. CHILDRESS.



trifle with your EYES, and do not allow amateurs and would-be opticians to do it for you. For comfort and preservation of the sight have your GLASSES ascartately fitted at our well-known Opticial Office. The intelligent public understands how to discriminate, and our patronage is the largest in the years of our existence. Professional experts are in charge of both fitting and manufacturing departments. Lowest charges and satisfaction guaranteed. Examination, as berefore, free. Superior artificial eyes also carefully inserted.

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Office 'Phone, 40.
[je 1-Th,Su&Tu]

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which embraces everything in the vehicle line.

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OFFICE AND WAREHOUSE On Chesapeake and Ohio Railway, Corner Brown Street. Storage and Forwarding Business Solicited. RICHMOND, VA. Post-Office Box 588. 'Phone 1120.

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entitled: "How to be Beautiful," FREE THIS WEEK. At the urgent request of thousands of her patrons, Mme. A. Ruppert, the world-renowned Complexion Specialist and Famous Lecturer, has just published a handsome book, giving the public the benefit of her years of study and experience. The book is written in plain and sensible language, showing how any one can obtain and maintain perfection of the face and form.

For sale in Richmond by Mus. L. B. MORRIS, 521 sast Broad street. ap 17-Su52t,omNo,De,Ja,Fo

INSURANCE STATEMENTS.

United States 4's, 1907, registered.
United States currency d's, 1898, registered.
United States currency d's, 1898, registered.
United States currency d's, 1898, registered.
United States currency d's, 1897, registered.
United States currency d's, 1897, registered.
United States currency d's, 1895, registered.
New York Central and Hudson-River Railroad
Company first mortgage 7 per cent. bonds,
1903, registered.
New York, Lackswanna and Wilmington Railroad
Company first mortgage d's, 1911, registered.
New York, Lackswanna and Wilmington Railroad
Company first mortgage d's, 1911, registered.
Delaware and Hudson Canal Company, Pennsylvanta Division, first mortgage 7's, 1917, registered.
St. Paul and Northern Phence Railroad Company
general mortgage old d's, 1923, registered.
Chicago and Northwestern Railroad Company consolidated sinking-tund mortgage 7's, 1915, reggistered.
Chicago and Northwestern Railroad Company consolidated sinking-tund mortgage 7's, 1915, conpons.
Baltimere and Ohio Railroad Company gold 5's, 500,000 00 100,000 00 61,000 00 50,000 00 130,000 00 26,000 00 158,000 00

30,000 00 22,000 00 5.000 00 10,000 00 9,000 00

12,500 00 10,200 00 18,983 00 1,400 00 12,500 00 10,000 00 46,300 00 18,666 67 pons.
Alabama Class "A" coupon bands, 1909, coupons,
Virginia registered 10-40 bands, 1919, coupons.
Virginia Deferred certificates.
Milwankee Underwriters' Building Association 181 00

LIABILITIES.

Net amount of unpaid losses.

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,578,568.48; uncarned pre-8 339,961 54

RECEIPTS DURING THE YEAR.

Net cash actually received for premiums.

Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources.

Income received from all other sources—viz: Rents, \$3,044.90.

DISBURGEMENTS DURING THE YEAR.

Gross amount actually paid for losses (including \$241,286.59 losses occurring in previous years) \$1,782,014 71 occurring in previous years) \$1,782,014 71 occurring in previous years), \$13,437.27 and all amounts actually received for reinsurance in other companies, \$120,486.47—total deductions.

Aggregate amount of actual disbursements during the year in cash. MISCELLANEOUS.

SECURITY BANK RICHMOND.

AGENTS,

Mme. A. Ruppert's World-renowned Face Bleach, which is recognized as the only effective cure for blemishes of the complexion, is sold all over the civilized world at \$2 per bottle or 3 bottles (usually required to clear the complexion) \$5.

MME. A. RUPPERT, 6 EAST 18TH STREET, NEW YORK. [PUBLISHED UNDER AUTHORITY OF THE AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF VIRGINIA.]

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF LON-ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1892, OF THE CONDITION AND AFFAIRS OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF LONDON AND EDINBURGH UNITED STATES BRANCH, ORGANIZED UNDER THE LAWS OF THE KINGDOM OF GREAT BRITIAIN, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE OF THE LAWS OF VIRGINIA.

Manager—Samuel P. Blagden.
Assistant Manager—William A. Francis.
Secretary—H. M. Jackson.
General Agent—E. T. Campbell.
Organized or Incorporated—1809.
Commenced Business in the United States—December., 1866.
Principal Office—54 William Street, New York City.

ACCOUNT OF BONDS OF THE UNITED STATES, AND OF THIS STATE AND OF CTHER STATES, AND ALSO OF BONDS OF INCOMPORATED CITIES IN THIS STATE, AND OF ALL OTHER BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY:

Value.

164,575 00
64,006 00
156,009 00
38,937 00
32,550 00
19,035 00 415,000 00 129,000 00

86,010 00 59,500 00 178,750 00 35,750 00

Chicago and Northwestern Rairroad Company consolidated sinking-fund mortgage 7s. 1915, conpans.

Baltimore and Ohio Railroad Company gold 5's,
1925, registered.

Baltimore and Ohio Railroad Company gold 5's,
1925, coupons.

City of Boston Stont-Brook improvement scrip 4's,
1917, registered.

New York county 7 per cent. assessment fund
stock, 1903, registered.

New York city 7 per cent. city parks improvement
fund stock, 1902, registered.

New York city 7 per cent. Croton water-main stock,
1900, rogistered.

New York city 7 per cent. soldiers' bounty fund
bond No. 3, 1898, registered.

New York city 7 per cent. condoidated stock, 1894,
registered.

South Carolina consol 6's, Brown bonds, 1893, con-85,200 00 28,985 00 6,450 00 12,338 00 10,237 00 3,105 00 3,000 00 South Carolina consol 6's, Brown bends, 1893, cou-

Gross claims for adjusted and unpaid losses due and to become due. \$ 64,931 24 Gross losses in process of adjustment, or in suspense, including all reported and supposed losses. 263,408 94 Losses resisted, including interest, costs, and other expenses there-

premiums on perpetual fire risks, \$1,078,303.40, the miums (50 per cent).

Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,944.

\$10.69; unearned premiums as computed above.

Total unearned premiums as computed above.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested—viz.

Commissions, brokerage, and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$68,482.73; reinsurance, \$6,716.78; special agents' balance, 13,442.09.

Aggregate amount of all liabilities, including paid-up capital stock and net 83,453,004 55

Aggregate amount of receipts actually received during the year in cash..... \$2,501,494 09

\$2,421,841 57

63,623,319 17

STATE OF NEW YORK, CITY OF NEW YORK—SR.:

Be it remembered, that on the 3d day of February, 1893, at the city aforesaid, before ma, a resident in said city, duly commissioned and qualified under the laws of the State of New York, is take acknowledgments to instruments under seal, &c. personally appeared Sames! F. Blagdes, Manager of the United biates branch of the North British and Mercantile Fire-Insurance Company of London and Editaburgh, Great Britain, who, being sworn, deposes and says that he is the above-described officer of the said company, and that the toregoing is a true and correct statement of the actual condition of said corporation on the last day of its fiscal year—to wis: the 31st day of December, 1862, according to the best of his information, knowledge, and belief, respectively, and that the seal attached is the seal of said corporation.

[Stall—on the 3d day of February, 1893.

Notary Public.

1107 MAIN STREET.

GIES that can be bought for a low figure.

REPAIRING OF ALL KINDS DONE
PROMPTLY AND REASONABLY.

W. C. SMITE,

VICE-PRESIDENT.

VICE-PRESIDENT.

CONTINUE CARRIED CARR